

The North Carolina State Health Plan for Teachers and State Employees Plan Comparisons

Plan Design Feature	Basic (70/30)		Standard (80/20)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Benefit Year Deductible	\$800 Individual \$2,400 Family	\$1,600 Individual \$4,800 Family	\$600 Individual \$1,800 Family	\$1,200 Individual \$3,600 Family
Plan Coinsurance	30% of eligible expenses after deductible	50% of eligible expenses after deductible and the difference between the allowed amount and the charge	20% of eligible expenses after deductible	40% of eligible expenses after deductible and the difference between the allowed amount and the charge
Coinsurance Maximum (does not include deductible)	\$3,250 Individual \$9,750 Family	\$6,500 Individual \$19,500 Family	\$2,750 Individual \$8,250 Family	\$5,500 Individual \$16,500 Family
Office Visits	\$30¹ copay primary care \$70¹ copay specialist	50% coinsurance after deductible	\$25¹ copay primary care \$60¹ copay specialist	40% coinsurance after deductible
Urgent Care	\$75 copay	Same as in-network benefit	\$75 copay	Same as in-network benefit
Emergency Room	\$250 copay plus 30% coinsurance after deductible	Same as in-network benefit	\$200 copay plus 20% coinsurance after deductible	Same as in-network benefit
Inpatient	\$250 copay plus 30% coinsurance after deductible	\$250 copay then 50% coinsurance after deductible	\$200 copay plus 20% coinsurance after deductible	\$200 copay then 40% coinsurance after deductible
Outpatient Hospital and Ambulatory Surgical Center	30% coinsurance after deductible	50% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Preventive Care	\$30¹ copay primary care \$70¹ copay specialist	Not covered ²	\$25¹ copay primary care \$60¹ copay specialist	Not covered ²
Short Term Therapies Physical/Occupational/Speech (PT/OT/ST)	\$55¹ copay - office services 30% coinsurance after deductible - outpatient hospital	50% coinsurance after deductible	\$45¹ copay - office services 20% coinsurance after deductible - outpatient hospital	40% coinsurance after deductible
Chiropractic (Chiro)	\$55¹ copay - 30 visit limit per benefit period	50% coinsurance after deductible	\$45¹ copay - 30 visit limit per benefit period	40% coinsurance after deductible
Routine Eye Exam³	\$30 copay	Not covered	\$25 copay	Not covered
Mental Health/Substance Abuse (MH/SA)				
Office Services	\$55¹ copay	50% coinsurance	\$45¹ copay	40% coinsurance
Outpatient Services	30% coinsurance after deductible	50% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Inpatient Services	\$250 copay then 30% coinsurance after deductible	\$250 copay then 50% coinsurance after deductible	\$200 copay then 20% coinsurance after deductible	\$200 copay then 40% coinsurance after deductible
	Prior authorization is required after 26-combined in and out-of-network office visits		Prior authorization is required after 26-combined in and out-of-network office visits	
Generic Rx	\$10 copay for 30 day supply		\$10 copay for 30 day supply	
Preferred Brand Rx (no generic equivalent)	\$35 copay for 30 day supply		\$35 copay for 30 day supply	
Non-Preferred Brand Rx (no generic equivalent)	\$55 copay for 30 day supply		\$55 copay for 30 day supply	
	For brand name drugs with an available generic, members will be required to pay the generic copay, plus the difference between the Plan's cost of the brand name drug and the Plan's cost of the generic drug.			
Specialty Rx⁴	25% coinsurance up to \$100 for each 30 day supply		25% coinsurance up to \$100 for each 30 day supply	
Diabetic Supplies⁵	\$10 copay for preferred brand for 30 day supply \$25 copay for non-preferred brand for 30 day supply		\$10 copay for preferred brand for 30 day supply \$25 copay for non-preferred brand for 30 day supply	

1. In-network hospital owned or operated practices may be subject to deductible and coinsurance. Please call your physician or see the Provider Directory to determine if your physician's practice is hospital owned or operated.

2. The following preventive care benefits are available both in and out-of-network: gynecological exams, cervical cancer screenings, ovarian cancer screening, screening mammograms, colorectal screening and prostate specific antigen tests.

3. Routine eye exams as of January 1, 2010 will no longer be covered. Check with your Health Benefits Representative about your benefit options for vision.

4. All non-acute specialty drugs, excluding cancer medications, must be obtained through the Accredo specialty pharmacy.

5. For a single copay, insulin dependent members will receive 150 test strips and non-insulin dependent members receive 50 test strips per 30 day supply. Additional test strips needed are covered under the medical supply benefit.